

Information to identify the case:

Debtor 1	Ramon Adolfo Batista	Social Security number or ITIN	xxx-xx-4044
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-30605-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ramon Adolfo Batista

6/17/20

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Ramon Adolfo Batista
DebtorCase No. 16-30605-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 31

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db #+Ramon Adolfo Batista, 201 S.E. 2nd Ave. Apt. 2008, Miami, FL 33131-2245
 516469622 +Citizens Personal Loans, P.O. Box 2360, Omaha, NE 68103-2360
 516469627 +Fed Loan Seving, Po Box 69184, Harrisburg, PA 17106-9184
 516469628 +Fed Loan Seving, Po Box 60610, Harrisburg, PA 17106-0610
 516644809 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
 516469633 +Visa Dept Store National Bank, 9111 Duke Blvd, Mason, OH 45040-8999
 516469632 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516469636 +Volkswagon Credit, P.O. Box 5215, Carol Stream, IL 60197-5215

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 17 2020 23:06:18 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 17 2020 23:06:17 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516523489 EDI: BECKLEE.COM Jun 18 2020 02:48:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516469612 +EDI: AMEREXPR.COM Jun 18 2020 02:48:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540
 516469613 +EDI: AMEREXPR.COM Jun 18 2020 02:48:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 516469614 +EDI: TSYS2.COM Jun 18 2020 02:48:00 Barclays Bank Delaware, Po Box 8801,
 Wilmington, DE 19899-8801
 516469615 +EDI: TSYS2.COM Jun 18 2020 02:48:00 Barclays Bank Delaware, P.O. Box 8803,
 Wilmington, DE 19899-8803
 516469618 +EDI: CAPITALONE.COM Jun 18 2020 02:48:00 Capital One, Po Box 30281,
 Salt Lake City, UT 84130-0281
 516469617 +EDI: CAPITALONE.COM Jun 18 2020 02:48:00 Capital One, Po Box 5253,
 Carol Stream, IL 60197-5253
 516469616 +EDI: CAPITALONE.COM Jun 18 2020 02:48:00 Capital One, Po Box 30285,
 Salt Lake City, UT 84130-0285
 516469621 +EDI: CITICORP.COM Jun 18 2020 02:48:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 516469623 +EDI: WFNNB.COM Jun 18 2020 02:48:00 Comenity bank/J Crew, Po Box 182125,
 Columbus, OH 43218-2125
 516469624 +EDI: WFNNB.COM Jun 18 2020 02:48:00 Comenity bank/J Crew, Po Box 182789,
 Columbus, OH 43218-2789
 516469626 EDI: DISCOVER.COM Jun 18 2020 02:48:00 Discover Financial, Po Box 15316,
 Wilmington, DE 19850
 516656423 EDI: Q3G.COM Jun 18 2020 02:48:00 Department Store National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 516483435 EDI: DISCOVER.COM Jun 18 2020 02:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516469625 +EDI: DISCOVER.COM Jun 18 2020 02:48:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 516469619 EDI: JPMORGANCHASE Jun 18 2020 02:48:00 Chase Card Services, Attn: Correspondence Dept,
 Po Box 15298, Wilmington, DE 19850
 516469620 EDI: JPMORGANCHASE Jun 18 2020 02:48:00 Chase Card Services, Po Box 15298,
 Wilmington, DE 19850
 516469630 +E-mail/Text: bnc@nordstrom.com Jun 17 2020 23:05:52 Nordstrom Fsb, Po Box 6565,
 Englewood, CO 80155-6565
 516469629 +E-mail/Text: bnc@nordstrom.com Jun 17 2020 23:05:52 Nordstrom Fsb, Correspondence,
 Po Box 6555, Englewood, CO 80155-6555
 516469635 +E-mail/Text: vci.bkcy@vwcredit.com Jun 17 2020 23:06:25 Volkswagen Credit, Inc,
 1401 Franklin Blvd, Libertyville, IL 60048-4460
 516469634 +E-mail/Text: vci.bkcy@vwcredit.com Jun 17 2020 23:06:25 Volkswagen Credit, Inc, Po Box 3,
 Hillsboro, OR 97123-0003

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516469631 Rent Payment

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jun 17, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Ramon Adolfo Batista yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
TOTAL: 4